

EXHIBIT J

AMERICAN LAND TITLE ASSOCIATION COMMITMENT — 1966

CHICAGO TITLE INSURANCE COMPANY

COMMITMENT FOR TITLE INSURANCE

CHICAGO TITLE INSURANCE COMPANY, a corporation of Missouri, herein called the Company, for a valuable consideration, hereby commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest covered hereby in the land described or referred to in Schedule A, upon payment of the premiums and charges therefor; all subject to the provisions of Schedules A and B and to the Conditions and Stipulations hereof.

This Commitment shall be effective only when the identity of the proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A hereof by the Company, either at the time of the issuance of this Commitment or by subsequent endorsement.

This Commitment is preliminary to the issuance of such policy or policies of title insurance and all liability and obligations hereunder shall cease and terminate six months after the effective date hereof or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue such policy or policies is not the fault of the Company.

IN WITNESS WHEREOF, Chicago Title Insurance Company has caused this Commitment to be signed and sealed as of the effective date of Commitment shown in Schedule A, the Commitment to become valid when countersigned by an authorized signatory.

CHICAGO TITLE INSURANCE COMPANY

By:

Robert A. St. E.
President

By:

M. J. Jones
Secretary

Issued by:
CHELSEA LAND TRANSFER, INC.
THE HILL BUILDING
717 BETHLEHEM PIKE
ERDENHEIM, PA 19038
(215) 836-1300



[Signature]

Authorized Signatory

CHELSEA LAND TRANSFER, INC.
717 Bethlehem Pike Suite 210
Erdenheim, PA. 19038
Tel:215-836-1300 Fax:215-836-7113

PRIVACY POLICY

We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information – particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information which you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from a consumer reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have request of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investments advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies, and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies, or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic person information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with the Privacy Policy. We currently maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

COMMITMENT**CHICAGO TITLE INSURANCE COMPANY****SCHEDULE A**

Number: 01-10190

Effective Date: December 30, 2001

1. Policy (or policies) to be issued:

OWNER'S:

Proposed Insured:

\$ ~~60,000.00~~**EDWARD J. COHEN and PEARL E. COHEN, H/W**

LOAN:

Proposed Insured:

\$ ~~57,600.00~~**58,500.00****NOVASTAR MORTGAGE INC, ITS SUCCESSORS AND/OR
ASSIGNS AS THEIR INTERESTS MAY APPEAR**

2. The estate or interest in the land described or referred to in this Commitment and covered herein is fee simple, and title thereto is at the effective date hereof vested in:

EDWARD J. COHEN and PEARL E. COHEN, H/W

3. The land referred to in the Commitment is described in Schedule C.

SCHEDULE B - SECTION 1

The following are the requirements to be complied with:

1. Instrument(s) creating the estate or interest must be approved, executed and filed for record, to wit:
- A MORTGAGE FROM EDWARD J. COHEN AND PEARL E. COHEN, H/W IN FAVOR OF NOVASTAR MORTGAGE INC, TO BE RECORDED AT THE TIME OF THE CLOSING.**
2. Payment of the full consideration to, or for the account of, the grantors or mortgagors.
3. Payment of all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable.

COMMITMENT

CHICAGO TITLE INSURANCE COMPANY

SCHEDULE B - SECTION 1
(Continued)

Number: 01-10190

4. Satisfactory evidence should be had that improvements and/or repairs or alterations thereto are completed: that contractors, subcontractors, labor and materialmen are paid.
5. The following items are to be satisfied and/or released of record:
ADDITIONAL PROOFS:
6. Proof there are no support arrearages due in this, or any other, jurisdiction.

ADDITIONAL REQUIREMENTS:

1. MECHANICS &

MUNICIPAL LIENS:

❖ #990430964; 05/11/99; \$2,499.72; Gas Lien

2. MORTGAGE FROM: Edward J. Cohen and Pearl E. Cohen, h/w

TO: Dept. of HUD

DATED: 09/09/69

RECORDED: 09/10/69

VOLUME: JRS 295

PAGE: 50

AMOUNT: \$8,900.00

MORTGAGE FROM: Edward J. Cohen and Pearl E. Cohen, h/w

TO: Classic Ext. by Alan Cherry, Inc.

DATED: 11/01/97

RECORDED: 11/14/97

VOLUME: JTD 859

PAGE: 18

AMOUNT: \$18,858.00

MORTGAGE FROM: Edward J. Cohen and Pearl E. Cohen, h/w

TO: Capstone Mortgage Corp.

DATED: 03/05/99

RECORDED: 03/19/99

VOLUME: JTD 1868

PAGE: 41

COMMITMENT

CHICAGO TITLE INSURANCE COMPANY

SCHEDULE B - SECTION 1
(Continued)

Number: 01-10190

AMOUNT: \$44,175.00

ASSIGNED: to First National Bank of Chi on 12/14/99 in MB 50004655.

3. JUDGMENTS &

FEDERAL LIENS: 16 See Search

4. FINANCING

STATEMENTS: None

5. BANKRUPTCIES: None

6. TAXES:

Taxes are due for the years 2001-2002 in the amount of \$771.70 plus penalty.

Receipts for current year and prior three years taxes to be produced and filed with the company.

Assessment: \$8,640.00

Annual Tax Amount: \$714.01

BRT Tax# 59-3-094000

Parcel: 51N8 148 Philadelphia

(ALL TAXES WILL BE UPDATED AT SETTLEMENT. TAX AMOUNTS ARE SUBJECT TO CHANGE DUE TO PENALTIES AND INTEREST).

7. WATER/SEWER: 2001 11th cycle \$3.00 plus penalty

LAST READING 11/05/01

POSSIBLE EXCESS WATER AND SEWER RENTS DUE FROM
11/05/01

THE DATE OF THE LAST READING. BILLINGS SINCE THAT TIME
HAVE BEEN ISSUED ON ESTIMATED USAGE.

8. Proof that there are no overdue support obligations of record with the Domestic Relations Section of the parties to this transaction, up through the date of recording of the instruments to be insured.

SCHEDULE B -- Section 1
ALTA Commitment

Chelsea 0047

COMMITMENT

CHICAGO TITLE INSURANCE COMPANY

SCHEDULE B - SECTION 1
(Continued)

Number: 01-10190

9. Receipted gas bills for the years 1999 through 2001 are to be produced and ifled with this company. Yr. 2002 current gas receipts are to be produced and filed with this company.
10. Proof that Special District Assessments, if any, are paid in full.

COMMITMENT

CHICAGO TITLE INSURANCE COMPANY

SCHEDULE B - SECTION 2

Number: 01-10190

Schedule B of the Policy or Policies to be issued will contain certain exceptions to the matters noted hereafter unless the same are disposed of to the satisfaction of the Company.

1. Defects, liens, encumbrances, adverse claims or other matters, if any created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. Rights of claims of parties in possession not shown by the public records.
3. Encroachments, overlaps, boundary line disputes, and any other matters which would be disclosed by an accurate survey and inspection of the premises.
4. Easements, or claims of easements, not shown by the public records.
5. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
6. Taxes or special assessments which are not shown as existing liens by the public records.
7. The Owner's Policy issued pursuant hereto will contain under Schedule B the mortgage, if any noted under Item 1 of Schedule B - Section 1.

End 100/300/8.1/710

Report Range		Abstract Realty Services, Inc.		Run Date & Time		PAGE	1
From:01/01/1901		Judgment Indexing System		12/20/2001			
To:12/20/2001		MUNICIPAL COURT, COMMON PLEAS COURT		14:05:18			
Defendant Name, Social Security, and Address		Amount	Date	Type	Case No	Plaintiff Name and Address	
COHEN, EDWARD	514 COLLEGE AVE HAVERTOWN PA 19041	307.50	19960209	CE	95-12-33-55460	CITY OF PHILA, BUR A 913 FILBERT ST PHILA. PA 19107	
COHEN, EDWARD	533 LANCASTER AVE WYNNEWOOD PA 19096000	613.50	19980506	CE	98-03-33-54010	CITY OF PHILA, BUR A 913 FILBERT ST PHILA. PA 19107000	
COHEN, EDWARD	130 W POMONA ST	5048.50	19990921	CE	99-08-73-00780	CITY OF PHILA, REVEN 1101 MARKET ST 10 FL	
COHEN, EDWARD		130313.02	19940329	JDM	94-03-03785	SECURITY SAVINGS BAN 370 LANDIS AVENUE P.O. BOX 709 SOUTH VINELAND NJ08360	
COHEN, EDWARD	4082 LANCASTER AVE.	3000.00	19960217	ZDREV	86-11-01602	CITY OF PHILADELPHIA 1101 MARKET STREET	
COHEN, EDWARD	4082 LANCASTER AVE.	18255.00	19960217	ZDREV	86-11-01602	CITY OF PHILADELPHIA 1101 MARKET STREET	
COHEN, EDWARD	541 COLLEGE AVENUE	0.00	19960219	ZDREV	87-07-01943	CITY OF PHILADELPHIA 1101 MARKET STREET	
COHEN, EDWARD	4082 LANCASTER AVE	1800.00	19960217	ZDREV	89-04-03825	CITY OF PHILADELPHIA 1101 MARKET STREET	
COHEN, EDWARD	4082 LANCASTER AVE	6401.83	19960217	ZDREV	89-04-03825	CITY OF PHILADELPHIA 1101 MARKET STREET	
COHEN, EDWARD		130313.02	19940329	JDM	94-03-03785	SECURITY SAVINGS BAN 870 LANDIS AVENUE P.O. BOX 709 SOUTH VINELAND NJ08360	
COHEN, EDWARD L	514 COLLEGE AVENUE	24976.91	19990302	JDD	98-07-00801	FIRST UNION NATIONAL BROAD AND WALNUT STS.	
COHEN, EDWARD	4082 LANCASTER AVE.	3000.00	19960217	ZDREV	86-11-01602	CITY OF PHILADELPHIA 1101 MARKET STREET	
COHEN, EDWARD	4082 LANCASTER AVE.	18255.00	19960217	ZDREV	86-11-01602	CITY OF PHILADELPHIA 1101 MARKET STREET	
COHEN, EDWARD	541 COLLEGE AVENUE	0.00	19960219	ZDREV	87-07-01943	CITY OF PHILADELPHIA 1101 MARKET STREET	
COHEN, EDWARD	4082 LANCASTER AVE	1800.00	19960217	ZDREV	89-04-03825	CITY OF PHILADELPHIA 1101 MARKET STREET	
COHEN, EDWARD	4082 LANCASTER AVE	6401.83	19960217	ZDREV	89-04-03825	CITY OF PHILADELPHIA 1101 MARKET STREET	

COMMITMENT

CHICAGO TITLE INSURANCE COMPANY

SCHEDULE C

Number: 01-10190

The land referred to in this Commitment is described as follows:

ALL THAT CERTAIN lot or piece of ground with the two story brick messuage or tenement thereon erected SITUATE on the Southeasterly side of Pomona Street at the distance of 242 feet 6½ inches Southwestwardly from the Southwesterly side of Jefferson Street in the 59th Ward (formerly the 22nd Ward) of the City of Philadelphia.

CONTAINING in front or breadth on the said Pomona Street 15 feet and extending of that width in length or depth Southeastwardly between parallel lines at right angles to said Pomona Street 78 feet to a certain 4 feet wide alley which leads Northeastwardly and Southwestwardly and communicates at each end thereof with another 4 feet wide alley which leads Northwestwardly into said Pomona Street.

TOGETHER with the free and common use, right, liberty and privilege of the said alleys as and for passageways and watercourses at all times hereafter, forever.

BEING PREMISES NO. 130 W. Pomona St.

BEING the same premises which John Battiste and Florence H. Battiste, H/W by Deed Dated 09/09/69 and Recorded 09/10/69 in the County of Philadelphia, in Deed Book JRS 506, page 448, granted and conveyed unto Edward J. Cohen & Pearl E. Cohen, in fee.

LOAN**CHICAGO TITLE INSURANCE COMPANY
SCHEDULE A**

Office File Number	Policy Number	Date of Policy	Amount of Insurance
01-10190	491065	MARCH 5, 2002	\$ 57,600.00

1. Name of Insured:
NOVASTAR MORTGAGE, INC., A VIRGINIA CORPORATION, ITS SUCCESSORS AND/OR ASSIGNS AS THEIR INTERESTS MAY APPEAR
2. The estate or interest in the land which is encumbered by the insured mortgage is:
FEE SIMPLE
3. Title to the estate or interest in the land is vested in:
EDWARD J. COHEN AND PEARL E. COHEN, HUSBAND AND WIFE, BY DEED DATED SEPTEMBER 9, 1969 AND RECORDED SEPTEMBER 10, 1969, IN PHILADELPHIA COUNTY, IN DEED BOOK JRS 506 PAGE 448.
4. The insured mortgage and assignments thereof, if any, are described as follows:
A MORTGAGE FROM EDWARD J. COHEN AND PEARL E. COHEN, HUSBAND AND WIFE IN FAVOR OF NOVASTAR MORTGAGE, INC., A VIRGINIA CORP, IN THE FACE AMOUNT OF \$57,600.00, DATED FEBRUARY 4, 2002, AND RECORDED MARCH 5, 2002, IN PHILADELPHIA COUNTY, AS INSTRUMENT NO. 50415620.
5. The land referred to in this policy is described as follows:
ALL THAT CERTAIN lot or piece of ground with the two story brick messuage or tenement thereon erected SITUATE on the Southeasterly side of Pomona Street at the distance of 242 feet 6½ inches Southwestwardly from the Southwesterly side of Jefferson Street in the 59th Ward (formerly the 22nd Ward) of the City of Philadelphia.

CONTAINING in front or breadth on the said Pomona Street 15 feet and extending of that width in length or depth Southeastwardly between parallel lines at right angles to said Pomona Street 78 feet to a certain 4 feet wide alley which leads Northeastwardly and Southwestwardly and communicates at each end thereof with another 4 feet wide alley which leads Northwestwardly into said Pomona Street.

TOGETHER with the free and common use, right, liberty and privilege of the said alleys as and for passageways and watercourses at all times hereafter, forever.

BEING PREMISES NO. 130 W. Pomona St.

LOAN

CHICAGO TITLE INSURANCE COMPANY

SCHEDULE B

Policy Number: 491065

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

1. Encroachments, overlaps, boundary line disputes, and any other matters which would be disclosed by an accurate survey and inspection of the premises.
2. Easements, or claims of easements, not shown by public records.

Countersigned:

CHELSEA LAND TRANSFER, INC.

By _____
Authorized Signatory

SCHEDULE B (EXTENDED COVERAGE)
Loan Form

Chelsea 0053

EXHIBIT K

ALL SYSTEMS COMBINED

POLICY REPORT															
ALL SYSTEMS COMBINED															
(1) (2) (3) (4) (5) (6) (7)															
OWNERS AND LEASEHOLD POLICIES															
Liability Range		Basic Rate Sec. 5.1, 5.2		Rescue Rate Sec. 5.3		Simultaneous Issue (no change) Sec. 5.5.D		Leasehold Issue (50% of Applicable) Sec. 5.2		Sub-tenant/ Condominium Rate Sec. 5.4		Community Reimbursement Act Rate Sec. 5.12		Approved Advisory Rate Sec. 5.18	
0	to	30,000	(1)	Number	680	102	207	0	0	0	0	0	0	38	38
			(2)	\$ of Liability	17,566,804	1,318,858	4,402,000	0	0	0	0	0	0	658,468	658,468
			(3)	Fees	366,164	35,858	33	0	0	0	0	0	0	5,062	5,062
30,001	to	45,000	(4)	Number	646	128	348	0	0	0	0	0	0	837,651	837,651
			(5)	\$ of Liability	24,839,844	5,029,397	13,310,833	0	0	0	0	0	0	3,773	3,773
			(6)	Fees	280,850	62,673	431	0	0	0	0	0	0	73	73
45,001	to	100,000	(7)	Number	3,243	61,148,446	28,609,128	0	0	0	0	0	0	4,970,367	4,970,367
			(8)	\$ of Liability	233,864,888	61,148,446	28,609,128	0	0	0	0	0	0	18,034	18,034
			(9)	Fees	2,132,271	484,638	1,683	0	0	0	0	0	0	55	55
100,001	to	200,000	(10)	Number	318,435,713	238,730,713	25,706,444	0	0	0	0	0	0	7,458,395	7,458,395
			(11)	\$ of Liability	2,347,048	1,627,360	3,100	0	0	0	0	0	0	2,417,270	2,417,270
			(12)	Fees	567	741	46	0	0	0	0	0	0	4,857,260	4,857,260
200,001	to	300,000	(13)	Number	137,845,518	182,946,398	8,096,950	0	0	0	0	0	0	14,892	14,892
			(14)	\$ of Liability	876,548	1,002,082	0	0	0	0	0	0	0	3	3
			(15)	Fees	60,978,623	90,966,253	3,854,605	0	0	0	0	0	0	901,666	901,666
300,001	to	400,000	(16)	Number	417,562	468,512	1,382	0	0	0	0	0	0	2,878	2,878
			(17)	\$ of Liability	41,737,187	40,335,894	2,726,110	0	0	0	0	0	0	1,473,907	1,473,907
			(18)	Fees	239,104	199,089	642	0	0	0	0	0	0	4,423	4,423
400,001	to	600,000	(19)	Number	71,887,833	43,394,316	11,489,285	0	0	0	0	0	0	3,937,003	3,937,003
			(20)	\$ of Liability	370,742	197,348	6,801	0	0	0	0	0	0	10,862	10,862
600,001	to	1,000,000	(21)	Fees	64,620,324	42,803,710	12,272,185	0	0	0	0	0	0	2,375,563	2,375,563
			(22)	Number	268,095	160,209	6,672	0	0	0	0	0	0	6,153	6,153
1,000,001	to	2,000,000	(23)	\$ of Liability	33	29	16	0	0	0	0	0	0	6,657,468	6,657,468
			(24)	Fees	110,887,268	87,268,485	13,587,671	0	0	0	0	0	0	15,034	15,034
2,000,001	to	5,000,000	(25)	Number	344,644	252,746	3,089	0	0	0	0	0	0	15,034	15,034
			(26)	\$ of Liability	29,641,183	20,418,183	4,886,353	0	0	0	0	0	0	0	0
5,000,001	to	7,000,000	(27)	Fees	78,648	53,738	833	0	0	0	0	0	0	0	0
			(28)	Number	3	3	2	0	0	0	0	0	0	0	0
7,000,001	to	10,000,000	(29)	\$ of Liability	27,411,350	73,431,204	9,465,386	0	0	0	0	0	0	0	0
			(30)	Fees	62,336	168,800	5	0	0	0	0	0	0	0	0
10,000,001	to	15,000,000	(31)	Number	3	3	5	0	0	0	0	0	0	0	0
			(32)	\$ of Liability	30,294,620	44,885,888	49,205,862	0	0	0	0	0	0	0	0
			(33)	Fees	64,392	86,928	2,673	0	0	0	0	0	0	0	0
15,000,001	to	20,000,000	(34)	Number	2	0	0	0	0	0	0	0	0	0	0
			(35)	\$ of Liability	30,054,246	0	0	0	0	0	0	0	0	0	0
			(36)	Fees	28,663	0	0	0	0	0	0	0	0	0	0
20,000,001	to	25,000,000	(37)	Number	2	3	0	0	0	0	0	0	0	1	1
			(38)	\$ of Liability	78,551,805	52,425,442	0	0	0	0	0	0	0	18,174,165	18,174,165
			(39)	Fees	123,856	88,920	0	0	0	0	0	0	0	22,867	22,867
25,000,001	to	50,000,000	(40)	Number	2	3	0	0	0	0	0	0	0	0	0
			(41)	\$ of Liability	50,005,626	129,123,605	0	0	0	0	0	0	0	0	0
			(42)	Fees	116,332	0	0	0	0	0	0	0	0	0	0
50,000,001	to	75,000,000	(43)	Number	0	88,593	0	0	0	0	0	0	0	0	0
			(44)	\$ of Liability	0	88,593	0	0	0	0	0	0	0	0	0
			(45)	Fees	0	0	0	0	0	0	0	0	0	0	0
75,000,001	to	100,000,000	(46)	Number	0	82,116,405	0	0	0	0	0	0	0	0	0
			(47)	\$ of Liability	0	50,625	0	0	0	0	0	0	0	0	0
			(48)	Fees	0	0	0	0	0	0	0	0	0	0	0
100,000,001	to	and above	(49)	Number	1	1	1	0	0	0	0	0	0	0	0
			(50)	\$ of Liability	313,155,772	245,628,831	1,365	0	0	0	0	0	0	382	382
			(51)	Fees	8,211	111,196	1,365	0	0	0	0	0	0	53,400,532	53,400,532
ALL POLICIES			(52)	Number	1,640,679,002	1,978,380,611	187,808,257	58,928,328	12	0	0	0	0	128,653	128,653
			(53)	\$ of Liability	8,198,247	5,151,222	26,611	42,716	0	0	0	0	0	0	0

2000 PENNSYLVANIA TITLE INSURANCE STATISTICAL REPORT
Chicago Title Insurance Company
POLICY REPORT

ALL SYSTEMS COMBINED

POLICY REPORT		ALL SYSTEMS COMBINED		(b)		(c)		(10)		(11)		(12)		(13)		(14)		(15)	
Liability Range				Basic Rate Sec. 5.3		Reserve Rate Sec. 5.3		Simultaneous Issue (no charge) Sec. 5.3.D		Refinance or Substitution Loan Rate Sec. 5.6		Construction Loan Take-out Rate Sec. 5.7		Community Reinvestment Act Rate Sec. 5.7.2		ALTA Short Form Residential Loan Policy Rate Sec. 5.15		Approved Attorney Rate Sec. 5.18	
0	to	30,000	(1)	Number	1,435	78	582	99	0	0	0	0	0	0	0	0	0	0	
			(2)	\$ of Liability	31,004,291	1,707,611	11,926,508	1,844,005	0	0	0	0	0	0	0	0	0	0	
30,001	to	45,000	(3)	Fees	644,375	27,551	1,750	27,024	0	0	0	0	0	0	0	0	0	0	
			(4)	Number	1,577	95	748	106	0	0	0	0	0	0	0	0	0	0	
			(5)	\$ of Liability	59,595,737	3,615,005	28,603,904	1,819,602	0	0	0	0	0	0	0	0	0	0	
45,001	to	100,000	(6)	Number	10,542	38,672	1,445	15,819	0	0	0	0	0	0	0	0	0	0	
			(7)	\$ of Liability	254,458,192	38,095,131	291,637,032	48,707	0	0	0	0	0	0	0	0	0	0	
			(8)	Fees	2,393,251	309,768	8,657	58,005	0	0	0	0	0	0	0	0	0	0	
100,001	to	200,000	(9)	Number	1,423	491	3,348	98	0	0	0	0	0	0	0	0	0	0	
			(10)	\$ of Liability	188,387,866	67,698,970	453,201,732	14,098,475	0	0	0	0	0	0	0	0	0	0	
200,001	to	300,000	(11)	Fees	1,383,238	443,877	5,478	73,809	0	0	0	0	0	0	0	0	0	0	
			(12)	\$ of Liability	42,865,723	25,778,732	158,189,180	6,048,333	0	0	0	0	0	0	0	0	0	0	
300,001	to	400,000	(13)	Number	156	145	188	58,005	0	0	0	0	0	0	0	0	0	0	
			(14)	Fees	285,903	33	156	6	0	0	0	0	0	0	0	0	0	0	
			(15)	Number	65	33	156	6	0	0	0	0	0	0	0	0	0	0	
			(16)	\$ of Liability	23,784,748	11,664,950	53,851,755	1,934,052	0	0	0	0	0	0	0	0	0	0	
400,001	to	500,000	(17)	Fees	132,171	62,085	8,315	0	0	0	0	0	0	0	0	0	0	0	
			(18)	Number	39	11	48	0	0	0	0	0	0	0	0	0	0	0	
			(19)	\$ of Liability	13,808,744	5,220,095	20,060,738	3,892,092	0	0	0	0	0	0	0	0	0	0	
500,001	to	1,000,000	(20)	Fees	739,360	20,332	16,410	0	0	0	0	0	0	0	0	0	0	0	
			(21)	Number	63	39	66	0	0	0	0	0	0	0	0	0	0	0	
			(22)	\$ of Liability	45,900,289	28,037,266	44,886,903	7,317,803	0	0	0	0	0	0	0	0	0	0	
1,000,001	to	2,000,000	(23)	Fees	230,909	124,895	27,150	0	0	0	0	0	0	0	0	0	0	0	
			(24)	Number	28	24	3	0	0	0	0	0	0	0	0	0	0	0	
			(25)	\$ of Liability	40,920,935	34,757,179	31,691,284	4,081,974	0	0	0	0	0	0	0	0	0	0	
2,000,001	to	5,000,000	(26)	Fees	173,726	129,675	11,189	11,955	0	0	0	0	0	0	0	0	0	0	
			(27)	Number	120	72	0	0	0	0	0	0	0	0	0	0	0	0	
			(28)	\$ of Liability	83,551,767	74,008,058	42,812,283	28,595,264	0	0	0	0	0	0	0	0	0	0	
5,000,001	to	7,000,000	(29)	Fees	285,350	224,296	477	58,782	0	0	0	0	0	0	0	0	0	0	
			(30)	Number	6	4	2	3	0	0	0	0	0	0	0	0	0	0	
			(31)	\$ of Liability	34,945,731	21,356,105	11,350,447	15,556,762	0	0	0	0	0	0	0	0	0	0	
7,000,001	to	10,000,000	(32)	Fees	79,778	44,568	0	0	0	0	0	0	0	0	0	0	0	0	
			(33)	Number	4	4	0	0	0	0	0	0	0	0	0	0	0	0	
			(34)	\$ of Liability	24,683,343	34,673,814	7,644,364	31,119	0	0	0	0	0	0	0	0	0	0	
10,000,001	to	15,000,000	(35)	Fees	57,156	70,878	0	0	0	0	0	0	0	0	0	0	0	0	
			(36)	Number	1	1	0	0	0	0	0	0	0	0	0	0	0	0	
			(37)	\$ of Liability	9,921,715	20,644	28,546,745	8,102	0	0	0	0	0	0	0	0	0	0	
15,000,001	to	20,000,000	(38)	Fees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
			(39)	Number	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
			(40)	\$ of Liability	16,073,327	69,533,888	12,882,278	18,853	0	0	0	0	0	0	0	0	0	0	
20,000,001	to	25,000,000	(41)	Fees	30,703	123,101	0	0	0	0	0	0	0	0	0	0	0	0	
			(42)	Number	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
			(43)	\$ of Liability	23,663,469	0	0	0	0	0	0	0	0	0	0	0	0	0	
25,000,001	to	50,000,000	(44)	Fees	27,921	0	0	0	0	0	0	0	0	0	0	0	0	0	
			(45)	Number	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
			(46)	\$ of Liability	84,816,705	0	0	0	0	0	0	0	0	0	0	0	0	0	
50,000,001	to	75,000,000	(47)	Fees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
			(48)	Number	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
			(49)	\$ of Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
75,000,001	to	100,000,000	(50)	Fees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
			(51)	Number	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
			(52)	\$ of Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
100,000,001	to	and above	(53)	Fees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
			(54)	Number	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
			(55)	\$ of Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ALL POLICIES			(56)	Fees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
			(57)	Number	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
			(58)	\$ of Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
			(59)	Fees	8,556	1,425	9,713	497	0	0	0	0	0	0	0	0	0	0	
			(60)	Number	893,950,737	631,317,607	1,285,194,085	198,603,865	35,317,407	0	0	0	0	0	0	0	0	0	
			(61)	\$ of Liability	6,354,977	1,937,932	33,918	493,032	28,656	0	0	0	0	0	0	0	0	0	

EXHIBIT L

2001 PENNSYLVANIA TITLE INSURANCE STATISTICAL REPORT

POLICY REPORT

ALL SYSTEMS COMBINED

Chicago Title Insurance Company

POLICY REPORT		ALL SYSTEMS COMBINED						
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
		OWNERS AND LEASEHOLD POLICES						

2001 PENNSYLVANIA TITLE INSURANCE STATISTICAL REPORT
POLICY REPORT
ALL SYSTEMS COMBINED

Chicago Title Insurance Company

		(8)		(9)	(10)	(11)	(12)	(13)	(14)	(15)
MORTGAGE POLICIES		Basic Rate Sec. 5.5		Refund Rate Sec. 5.3	Simultaneous Issue (No. of Policies) Sec. 5.6.D	Refinance or Substitution Loan Sec. 5.6	Construction Loan Take-out Sec. 5.7	Community Reinvestment Act Rate Sec. 5.12	ALTA Short Form Residential Loan Policy Rate Sec. 5.15	Approved Attorney Rate Sec. 5.18
Liability Range										
0	to	30,000	(1)	791	63	459	2	0	0	2
		\$ of Liability	(2)	17,272,394	1,318,006	9,548,800	32,900	0	0	26,247
30,001	to	45,000	(3)	280,497	20,998	16,212	562	0	0	235
		Number	(4)	632	76	488	6	0	0	8
		\$ of Liability	(5)	35,723,026	2,092,716	19,220,697	238,820	0	0	314,198
45,001	to	100,000	(6)	34,811	34,807	2,802	86	0	0	1,285
		Number	(7)	3,842	3,802	424	8	0	0	23
		\$ of Liability	(8)	277,044,095	69,772,775	180,046,888	6,754,686	0	0	1,668,233
100,001	to	200,000	(9)	1,898,315	547,368	106,136	1,914	0	0	6,116
		Number	(10)	3,054	1,290	108	2	0	0	28
		\$ of Liability	(11)	420,481,405	178,667,383	266,265,242	17,237,668	0	0	3,999,129
200,001	to	300,000	(12)	1,682,436	1,113,670	100,524	74,058	0	0	13,198
		Number	(13)	435	67	326	6	0	0	11
		\$ of Liability	(14)	138,393,166	67,045,661	122,330,324	6,985,026	0	0	2,857,655
300,001	to	400,000	(15)	468,497	347,009	27,687	31,958	0	0	8,738
		Number	(16)	113	54	169	7	0	0	2,525,244
		\$ of Liability	(17)	38,637,439	19,064,307	37,662,498	2,389,631	0	0	7,529
400,001	to	500,000	(18)	151,963	94,191	7,373	10,103	0	0	2
		Number	(19)	28	12	43	3	0	0	2
		\$ of Liability	(20)	16,323,436	12,762,216	19,547,686	1,188,448	0	0	779,141
500,001	to	1,000,000	(21)	51,063	59,413	3,163	3,163	0	0	2,290
		Number	(22)	73	37	43	3	0	0	2
		\$ of Liability	(23)	51,037,326	26,328,592	28,586,828	2,391,120	0	0	1,473,338
1,000,001	to	2,000,000	(24)	207,501	111,180	6,867	8,286	0	0	4,068
		Number	(25)	43	28	43	2	0	0	0
		\$ of Liability	(26)	62,880,255	43,482,678	62,826,166	2,542,742	0	0	4,425,332
2,000,001	to	5,000,000	(27)	22,193	145,771	6,533	4,802	0	0	10,045
		Number	(28)	135,011,744	88,411,708	55,062,381	7,893,432	0	0	0
		\$ of Liability	(29)	388,075	237,827	15,423	6,304	0	0	0
5,000,001	to	7,000,000	(30)	9	7	8	2	0	0	0
		Number	(31)	62,940,327	39,772,053	42,919,327	10,169,848	0	0	0
		\$ of Liability	(32)	121,510	90,881	0	12,716	0	0	0
7,000,001	to	10,000,000	(33)	7	6	10	2	0	0	0
		Number	(34)	78,667,723	40,370,629	62,860,636	18,077,952	0	0	0
		\$ of Liability	(35)	107,203	19,883	13	31,081	0	0	0
10,000,001	to	15,000,000	(36)	2	3	0	0	0	0	0
		Number	(37)	26,556,552	36,797,176	159,625,666	23,267	0	0	0
		\$ of Liability	(38)	1,195	69,362	23,267	0	0	0	0
15,000,001	to	20,000,000	(39)	2	1	11	0	0	0	0
		Number	(40)	47,112,297	19,826,763	205,397,413	0	0	0	0
		\$ of Liability	(41)	37,850	28,630	0	0	0	0	0
20,000,001	to	25,000,000	(42)	0	0	0	0	0	0	0
		Number	(43)	0	0	0	0	0	0	0
		\$ of Liability	(44)	0	0	0	0	0	0	0
25,000,001	to	50,000,000	(45)	0	0	0	0	0	0	0
		Number	(46)	0	6	2	0	0	0	0
		\$ of Liability	(47)	0	161,100,916	48,961,120	0	0	0	0
50,000,001	to	75,000,000	(48)	0	0	0	0	0	0	0
		Number	(49)	0	190,431	0	0	0	0	0
		\$ of Liability	(50)	0	0	0	0	0	0	0
75,000,001	to	100,000,000	(51)	0	0	0	0	0	0	0
		Number	(52)	0	0	0	0	0	0	0
		\$ of Liability	(53)	0	0	0	0	0	0	0
100,000,001	to	and above	(54)	0	0	0	0	0	0	0
		Number	(55)	0	0	0	0	0	0	0
		\$ of Liability	(56)	0	0	0	0	0	0	0
ALL POLICIES			(57)	0	0	0	0	0	0	0
		Number	(58)	1,399,013,144	606,804,528	1,344,673,583	248	0	0	86
		\$ of Liability	(59)	6,135,119	3,161,078	6,183	69,814,451	37,118,285	2,184,507	18,070,643
		Fees	(60)			339,844	49,187	0	13,531	54,095

EXHIBIT M

2002 PENNSYLVANIA TITLE INSURANCE STATISTICAL REPORT

POLICY REPORT

ALL SYSTEMS COMBINED

ALL SYSTEMS COMBINED

POLICY REPORT

(1)

(2)

(3)

(4)

(5)

(6)

(7)

(8)

(9)

OWNERS' AND EXCESS/D POLICIES

Liability Range

Basic Rate
Sec. 6.1.9.2

Homeowner's
Policy Rate
(15%)
Sec. 5.17.A

Raise Rate
Sec. 5.3

Owners'
Simultaneous
Issue
(no charge)
Sec. 5.5.D

Homeowner's
Simultaneous
Issue
(no charge)
Sec. 5.17.C

Simultaneous
Simultaneous
Issue
(no charge)
Sec. 5.2

Subdivider/
Contractor
Rate
Sec. 5.4

Community
Reinvestment
Rate
Sec. 5.12

Approved
Attorney
Rate
Sec. 5.18

0 to 30,000

(1) Number

1,468

0

242

6

0

0

0

0

52

(2) \$ of Liability

22,417,823

0

4,455,503

90,482

0

0

0

0

0

774,411

(3) Fees

511,746

0

88,086

0

0

0

0

0

0

36,944

30,001 to 45,000

(4) Number

758

0

196

2

0

0

0

0

0

36,944

(5) \$ of Liability

29,238,325

0

7,518,770

85,485

0

0

0

0

0

1,787,522

(6) Fees

3,428

0

82,428

0

0

0

0

0

0

7,094

45,001 to 100,000

(7) Number

3,428

0

71,027

14

0

0

0

0

0

7,094

(8) \$ of Liability

252,575,218

0

1,551

652,054

0

0

0

0

0

7,856,884

(9) Fees

2,246,037

0

1,551

39,233

0

0

0

0

0

29,233

100,001 to 200,000

(10) Number

3,235

0

224,489,435

1,555,306

0

0

0

0

0

13,555,705

(11) \$ of Liability

461,043,202

0

1,456,683

0

0

0

0

0

0

81,320

(12) Fees

3,414,033

0

1,456,683

0

0

0

0

0

0

18,320

200,001 to 300,000

(13) Number

3,414,033

0

167,019,013

0

0

0

0

0

0

4,489,177

(14) \$ of Liability

284,071,182

0

840,786

0

0

0

0

0

0

14,255

(15) Fees

1,862,886

0

607,667

840,025

0

0

0

0

0

0,140,027

300,001 to 400,000

(16) Number

371

0

97,248,295

0

0

0

0

0

0

27,320

(17) \$ of Liability

126,656,895

0

607,667

0

0

0

0

0

0

0

(18) Fees

773,132

0

89

0

0

0

0

0

0

0

400,001 to 600,000

(19) Number

108

0

38,723,542

2,253,416

0

0

0

0

0

12

(20) \$ of Liability

48,436,752

0

183,673

7

0

0

0

0

0

5,388,342

(21) Fees

282,170

0

61,388

5,339,429

0

0

0

0

0

15,787

600,001 to 1,000,000

(22) Number

117,512,463

0

232,675

0

0

0

0

0

0

2,694

(23) \$ of Liability

556,924

0

36

0

0

0

0

0

0

7,659

(24) Fees

64

0

62,357,510

7,256,443

0

0

0

0

0

1,950,046

1,000,001 to 2,000,000

(25) Number

64

0

113,410,384

24,160,061

0

0

0

0

0

4,803

(26) \$ of Liability

81,377,734

0

40

10

0

0

0

0

0

17,787,823

(27) Fees

361,520

0

338,580

0

0

0

0

0

0

41,102

2,000,001 to 5,000,000

(28) Number

2

0

26,082,152

38,915

0

0

0

0

0

12,321,382

(29) \$ of Liability

63,971,121

0

64,597

6

0

0

0

0

0

32,941

(30) Fees

207,516

0

24,895

0

0

0

0

0

0

0

5,000,001 to 7,000,000

(31) Number

23

0

154,341,515

0

0

0

0

0

0

0

(32) \$ of Liability

29,545,186

0

62,318,536

0

0

0

0

0

0

0

(33) Fees

73,897

0

174,298

0

0

0

0

0

0

0

7,000,001 to 10,000,000

(34) Number

11

0

128,213,824

0

0

0

0

0

0

0

(35) \$ of Liability

81,411,586

0

219,047

0

0

0

0

0

0

0

(36) Fees

21,153

0

0

0

0

0

0

0

0

0

10,000,001 to 15,000,000

(37) Number

27

0

56,455

2

0

0

0

0

0

0

(38) \$ of Liability

15,000,000

0

88,166,667

0

0

0

0

0

0

0

(39) Fees

15,000,000

0

106,076

0

0

0

0

0

0

0

15,000,001 to 20,000,000

(40) Number

13

0

0

0

0

0

0

0

0

0

(41) \$ of Liability

227,139,737

0

0

0

0

0

0

0

0

0

(42) Fees

441,078

0

0

0

0

0

0

0

0

0

20,000,001 to 25,000,000

(43) Number

0

0

0

0

0

0

0

0

0

0

(44) \$ of Liability

0

0

0

0

0

0

0

0

0

0

(45) Fees

0

0

0

0

0

0

0

0

0

0

25,000,001 to 30,000,000

(46) Number

0

0

0

0

0

0

0

0

0

0

(47) \$ of Liability

50,000,000

0

0

0

0

0

0

0

0

0

(48) Fees

0

0

0

0

0

0

0

0

0

0

30,000,001 to 35,000,000

(49) Number

1

0

0

0

0

0

0

0

0

0

(50) \$ of Liability

75,000,000

0

0

0

0

0

0

0

0

0

(51) Fees

61,305,666

0

0

0

0

0

0

0

0

0

35,000,001 to 100,000,000

(52) Number

63,880

0

0

0

0

0

0

0

0

0

(53) \$ of Liability

100,000,000

0

0

0

0

0

0

0

0

0

(54) Fees

0

0

0

0

0

0

0

0

0

0

100,000,001 and above

(55) Number

0

0

0

0

0

0

0

0

0

0

(56) \$ of Liability

0

0

0

0

0

0

0

0

0

0

(57) Fees

0

0

0

0

0

0

0

0

0

0

ALL POLICIES

(58) Number

10,673

0

4,166

72

0

0

0

0

0

390

(59) \$ of Liability

2,081,024,136

0

1,163,362,766

109,433,627

0

0

0

0

0

79,769,813

(60) Fees

11,694,514

0

5,193,253

0

0

0

0

0

0

269,381

2002 PENNSYLVANIA TIRE INSURANCE STATISTICAL REPORT

POLICY REPORT

ALL SYSTEMS COMBINED

[illegible]

EXHIBIT N

POLICY REPORT
ALL SYSTEMS COMBINED

OWNERS AND LEASEHOLD POLICIES										
Liability Range		Basic Rate Sec. 5.1, 5.2	Homeowner's Policy Rate (115%) Sec. 5.17A	Reserve Rate Sec. 5.3	Owners Simultaneous Issue (no charge) Sec. 5.10	Homeowner's Simultaneous Issue (no charge) Sec. 5.17C	Leasehold Simultaneous Issue (30% of Applicable) Sec. 5.2	Stockholder/ Condominium Rate Sec. 5.4	Community Reinvestment Rate Sec. 5.12	Approved Attorney Rate Sec. 5.18
0	to	30,000	(1) Number 14,215,156	(15) Number 427,445	194	0	0	0	0	0
30,001	to	45,000	(2) Fees 333,340	(4) Fees 3,178	70,552	0	0	0	0	1,471,682
45,001	to	60,000	(3) Number 434	(5) Number 18,724,483	6,494,282	0	0	0	0	36,082
60,001	to	75,000	(4) Fees 211,235	(6) Fees 0	70,913	0	0	0	0	95
75,001	to	100,000	(5) Number 1,920	(7) Number 13	733	0	0	0	0	3,832,142
100,001	to	150,000	(6) Fees 1,385,695	(8) Fees 7,253	56,454,097	0	0	0	0	18,284
150,001	to	200,000	(7) Number 2,648	(9) Number 1,283	454,458	0	0	0	0	21,801,514
200,001	to	300,000	(8) Fees 384,142,681	(10) Fees 3,679,688	1,312	0	0	0	0	77,798
300,001	to	400,000	(9) Number 2,312,178	(11) Number 23,211	158,685,223	0	0	0	0	252,523
400,001	to	500,000	(10) Fees 316,624,383	(12) Fees 9,051,518	549	0	0	0	0	38,924,893
500,001	to	600,000	(11) Number 2,064,378	(13) Number 41,007	755,775	0	0	0	0	19,138,778
600,001	to	700,000	(12) Fees 139,522,024	(14) Fees 6,844,031	264	0	0	0	0	56,334
700,001	to	800,000	(13) Number 890,765	(15) Number 41,456	359,761	0	0	0	0	55
800,001	to	900,000	(14) Fees 184	(16) Fees 35	38,874,814	0	0	0	0	18,333,141
900,001	to	1,000,000	(15) Number 83,013,925	(17) Number 15,614,356	87,823	0	0	0	0	63,881
1,000,001	to	2,000,000	(16) Fees 327,264	(18) Fees 87,823	139,420	0	0	0	0	28,705,276
2,000,001	to	3,000,000	(17) Number 197,232,191	(19) Number 43,660,338	78	0	0	0	0	94,436
3,000,001	to	4,000,000	(18) Fees 1,030,477	(20) Fees 1,030,477	223,637	0	0	0	0	19
4,000,001	to	5,000,000	(19) Number 141	(21) Number 75	186,832	0	0	0	0	11,057,515
5,000,001	to	6,000,000	(20) Fees 200,892,005	(22) Fees 118,034,475	48,772,607	0	0	0	0	35,802
6,000,001	to	7,000,000	(21) Number 864,595	(23) Number 417,130	61,539	0	0	0	0	0
7,000,001	to	8,000,000	(22) Fees 302,093,323	(24) Fees 542,465,170	188,081,152	0	0	0	0	106,874,310
8,000,001	to	9,000,000	(23) Number 1,143,563	(25) Number 1,985,584	58,414	0	0	0	0	286,059
9,000,001	to	10,000,000	(24) Fees 138,369,742	(26) Fees 55,864,778	131,881,527	0	0	0	0	10
10,000,001	to	15,000,000	(25) Number 544,781	(27) Number 228,768	20	0	0	0	0	52,560,668
15,000,001	to	20,000,000	(26) Fees 352,764,39	(28) Fees 1,495,056	151,319,988	0	0	0	0	226,065
20,000,001	to	25,000,000	(27) Number 1,305,026	(29) Number 1	0	0	0	0	0	0
25,000,001	to	30,000,000	(28) Fees 255,924,796	(30) Fees 135,815,555	12,721,800	0	0	0	0	0
30,000,001	to	35,000,000	(29) Number 556,771	(31) Number 282,646	20,474	0	0	0	0	0
35,000,001	to	40,000,000	(30) Fees 129,878,095	(32) Fees 79,693,677	0	0	0	0	0	0
40,000,001	to	45,000,000	(31) Number 165,837	(33) Number 91,433	0	0	0	0	0	0
45,000,001	to	50,000,000	(32) Fees 0	(34) Fees 0	20	0	0	0	0	0
50,000,001	to	55,000,000	(33) Number 0	(35) Number 39	0	0	0	0	0	0
55,000,001	to	60,000,000	(34) Fees 0	(36) Fees 1,512,796,994	0	0	0	0	0	0
60,000,001	to	65,000,000	(35) Number 0	(37) Number 1,643,119	0	0	0	0	0	0
65,000,001	to	70,000,000	(36) Fees 13	(38) Fees 0	0	0	0	0	0	0
70,000,001	to	75,000,000	(37) Number 680,288,2	(39) Number 6	0	0	0	0	0	0
75,000,001	to	80,000,000	(38) Fees 477,376	(40) Fees 0	0	0	0	0	0	0
80,000,001	to	85,000,000	(39) Number 6	(41) Number 0	0	0	0	0	0	0
85,000,001	to	90,000,000	(40) Fees 523,178,496	(42) Fees 1,225,164	0	0	0	0	0	0
90,000,001	to	95,000,000	(41) Number 1,225,164	(43) Number 28	0	0	0	0	0	0
95,000,001	to	100,000,000	(42) Fees 5,872,517,986	(44) Fees 3,470,230	0	0	0	0	0	0
100,000,001	to	and above	(43) Number 3,470,230	(45) Fees 0	0	0	0	0	0	0
ALL POLICIES			(44) Fees 18,129,266	(46) Fees 0	3,489	0	0	0	0	297,821,391
					1,970,208,425	0	0	0	0	1,045,292

POLICY REPORT
ALL SYSTEMS COMBINED

Liability Range		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	
		0		10		11		12		13		14		15		16		17		18	

EXHIBIT O

2004 PENNSYLVANIA TITLE INSURANCE STATISTICAL REPORT

POLICY REPORT

ALL SYSTEMS COMBINED

POLICY REPORT										
ALL SYSTEMS COMBINED										
1										
2										
3										
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5										
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7										
8										
9										
OWNERS AND LEASEHOLD POLICIES										
Liability Range		Basic Rate Sec. 5.1.5.2	Homeowner's Policy Rate (115%) Sec. 5.1.7.4	Rescue Rate Sec. 5.3	Owners Simultaneous Issue (no charge) Sec. 5.3.D	Homeowner's Simultaneous Issue (no charge) Sec. 5.17.C	Leasehold Simultaneous Issue (20% of Applicable) Sec. 5.2	Subdivision/ Condominium Rate Sec. 5.4	Community Reimbursement Act Rate Sec. 5.12	Approved Attorney Rate Sec. 5.18
0	to	30,000	904	125	3	0	0	0	0	44
			15,947,033	2,371,176	78,235	0	0	0	0	868,248
			Fees	47,007	0	0	0	0	0	15,537
30,001	to	45,000	555	166	6	0	0	0	0	3,750,084
			21,271,527	6,228,258	203,485	0	0	0	0	22,276
			Number	71,182	0	0	0	0	0	678
45,001	to	100,000	2,617	7,182	85	0	0	0	0	50,779,675
			\$ of Liability	64,960,005	6,708,455	0	0	0	0	227,565
			Number	555,098	0	0	0	0	0	81,279,659
			\$ of Liability	2,056,805	11,201,575	0	0	0	0	372,165,780
100,001	to	200,000	3,706	1,612	76	0	0	0	0	102
			\$ of Liability	544,539,692	273,239,224	0	0	0	0	23,980,908
			Number	1,247,125	1,783,780	0	0	0	0	18,426
			\$ of Liability	468,196,376	297,789	0	0	0	0	15,247,913
200,001	to	300,000	14	1,451,801	0	0	0	0	0	55,953
			\$ of Liability	3,089,425	1,192,673	0	0	0	0	28
			Number	771	4	0	0	0	0	12,744,894
			\$ of Liability	284,450,540	632,676	0	0	0	0	47,608
300,001	to	400,000	17	346	0	0	0	0	0	4,042,417
			\$ of Liability	1,847,605	7,391,501	0	0	0	0	14,246
			Number	19	7	0	0	0	0	2
			\$ of Liability	108,727,243	3,270,171	0	0	0	0	2,939,390
400,001	to	500,000	21	400,670	180	0	0	0	0	7,597
			Number	657,468	7	0	0	0	0	21,465,824
			\$ of Liability	500,001	105,004,023	0	0	0	0	126,378
			Fees	892,475	0	0	0	0	0	68,464
1,000,001	to	2,000,000	24	506,375	6	0	0	0	0	2,465,454
			Number	89	2	0	0	0	0	6
			\$ of Liability	126,267,246	9,855,704	0	0	0	0	2,465,454
			Number	29	11	0	0	0	0	2,465,454
			\$ of Liability	581,854	33,717,779	0	0	0	0	2,465,454
2,000,001	to	5,000,000	28	73,391,501	0	0	0	0	0	2,465,454
			Number	36	0	0	0	0	0	2,465,454
			\$ of Liability	119,152,177	0	0	0	0	0	2,465,454
			Fees	439,987	0	0	0	0	0	2,465,454
5,000,001	to	7,000,000	31	5	10	0	0	0	0	2,465,454
			Number	11	0	0	0	0	0	2,465,454
			\$ of Liability	67,470,109	64,337,144	0	0	0	0	2,465,454
			Number	32	0	0	0	0	0	2,465,454
			\$ of Liability	303,029	128,560	0	0	0	0	2,465,454
7,000,001	to	10,000,000	34	3	15	0	0	0	0	2,465,454
			Number	65	0	0	0	0	0	2,465,454
			\$ of Liability	102,386,513	40,390,242	0	0	0	0	2,465,454
			Fees	370,093	57,988	0	0	0	0	2,465,454
10,000,001	to	15,000,000	36	6	0	0	0	0	0	2,465,454
			Number	9	0	0	0	0	0	2,465,454
			\$ of Liability	111,072,046	80,353,689	0	0	0	0	2,465,454
			Number	38	0	0	0	0	0	2,465,454
			\$ of Liability	20,000,000	160,664	0	0	0	0	2,465,454
15,000,001	to	20,000,000	40	6	0	0	0	0	0	2,465,454
			Number	39	0	0	0	0	0	2,465,454
			\$ of Liability	159,001,263	98,012,623	0	0	0	0	2,465,454
			Fees	372,668	205,525	0	0	0	0	2,465,454
20,000,001	to	25,000,000	42	5	0	0	0	0	0	2,465,454
			Number	44	0	0	0	0	0	2,465,454
			\$ of Liability	25,000,000	109,903,816	0	0	0	0	2,465,454
			Fees	216,084	11	0	0	0	0	2,465,454
25,000,001	to	50,000,000	46	0	0	0	0	0	0	2,465,454
			Number	40	0	0	0	0	0	2,465,454
			\$ of Liability	50,000,000	378,339,333	0	0	0	0	2,465,454
			Number	44	0	0	0	0	0	2,465,454
			\$ of Liability	75,000,000	042,000	0	0	0	0	2,465,454
50,000,001	to	75,000,000	46	2	0	0	0	0	0	2,465,454
			Number	50	0	0	0	0	0	2,465,454
			\$ of Liability	146,613,224	0	0	0	0	0	2,465,454
			Fees	143,678	0	0	0	0	0	2,465,454
75,000,001	to	100,000,000	51	0	0	0	0	0	0	2,465,454
			Number	53	0	0	0	0	0	2,465,454
			\$ of Liability	100,000,000	0	0	0	0	0	2,465,454
100,000,001	to	and above	55	0	0	0	0	0	0	2,465,454
			Number	56	0	0	0	0	0	2,465,454
			\$ of Liability	911,858,488	0	0	0	0	0	2,465,454
			Fees	532,659	0	0	0	0	0	2,465,454
			Number	58	0	0	0	0	0	2,465,454
			\$ of Liability	3,638,129,389	1,729,124,652	0	0	0	0	2,465,454
			Fees	10,389,053	0	0	0	0	0	2,465,454
			Number	60	0	0	0	0	0	2,465,454
			\$ of Liability	1,729,124,652	0	0	0	0	0	2,465,454
			Fees	10,389,053	0	0	0	0	0	2,465,454
			Number	60	0	0	0	0	0	2,465,454
			\$ of Liability	1,729,124,652	0	0	0	0	0	2,465,454
			Fees	10,389,053	0	0	0	0	0	2,465,454
			Number	60	0	0	0	0	0	2,465,454
			\$ of Liability	1,729,124,652	0	0	0	0	0	2,465,454
			Fees	10,389,053	0	0	0	0	0	2,465,454
			Number	60	0	0	0	0	0	2,465,454
			\$ of Liability	1,729,124,652	0	0	0	0	0	2,465,454
			Fees	10,389,053	0	0	0	0	0	2,465,454
			Number	60	0	0	0	0	0	2,465,454
			\$ of Liability	1,729,124,652	0	0	0	0	0	2,465,454
			Fees	10,389,053	0	0	0	0	0	2,465,454
			Number	60	0	0	0	0	0	2,465,454
			\$ of Liability	1,729,124,652	0	0	0	0	0	2,465,454
			Fees	10,389,053	0	0	0	0	0	2,465,454
			Number	60	0	0	0	0	0	2,465,454
			\$ of Liability	1,729,124,652	0	0	0	0	0	2,465,454
			Fees	10,389,053	0	0	0	0	0	2,465,454
			Number	60	0	0	0	0	0	2,465,454
			\$ of Liability	1,729,124,652	0	0	0	0	0	2,465,454
			Fees	10,389,053	0	0	0	0	0	2,465,454
			Number	60	0	0	0	0	0	2,465,454
			\$ of Liability	1,729,124,652	0	0	0	0	0	2,465,454
			Fees	10,389,053	0	0	0	0	0	2,465,454
			Number	60	0	0	0	0	0	2,465,454
			\$ of Liability	1,729,124,652	0	0	0	0	0	2,465,454
			Fees	10,389,053	0	0	0	0	0	2,465,454
			Number	60	0	0	0	0	0	2,465,454
			\$ of Liability	1,729,124,652	0	0	0	0	0	2,465,454
			Fees	10,389,053	0	0	0	0	0	2,465,454
			Number	60	0	0	0	0	0	2,465,454
			\$ of Liability	1,729,124,652	0	0	0	0	0	2,465,454
			Fees	10,389,053	0	0	0	0	0	2,465,454
			Number	60	0	0	0	0	0	2,465,454
			\$ of Liability	1,729,124,652	0	0	0	0	0	2,465,454
			Fees	10,389,053	0	0	0	0	0	2,465,454
			Number	60	0	0	0	0	0	2,465,454
			\$ of Liability	1,729,124,652	0	0	0	0	0	2,465,454
			Fees	10,389,053	0	0	0	0	0	2,465,454
			Number	60	0	0	0	0	0	2,465,454
			\$ of Liability	1,729,124,652	0	0	0	0	0	2,465,454
			Fees	10,389,053	0	0	0	0	0	2,465,454
			Number	60	0	0	0	0	0	2,465,454
			\$ of Liability	1,729,124,652	0	0	0	0	0	2,465,454
			Fees	10,389,053	0	0	0	0	0	2,465,454
			Number	60	0	0				

POLICY REPORT
ALL SYSTEMS COMBINED

POLICY REPORT										ALL SYSTEMS COMBINED																	
										10	11	12	13	14	15	16	17	18									
										MORTGAGE POLICES																	
										Basic Rate Sec. 5.5		Expanded Coverage Loan Policy Rate (115%-1200) Sec. 5.17 B		Release Rate Sec. 5.3		Simultaneous Issue (no charge) Sec. 5.5 D		Expanded Coverage Issue (no charge) Sec. 5.17 C		Reference IV Substitution Rate Sec. 5.6		Construction Takeout Rate Sec. 5.7		Community Realtor Ad Rate Sec. 5.12		ALTA Short Form Policy Rate Sec. 5.15	
Liability Range																											
0	to	30,000	(1)	Number	182	0	0	0	0	40	490	0	0	0	28	0	0	0	0	0	0	0	0	21			
			(2)	\$ of Liability	2,852,354										648,536									327,989			
			(3)	Fees	54,370					697,472	1,265,425	0	0	0	38	0	0	0	0	0	0	0	0	5,577			
30,001	to	45,000	(4)	Number	239	0	0	0	0	14,144	541	0	0	0	7	0	0	0	0	0	0	0	0	1,889,240			
			(5)	\$ of Liability	9,193,761	0	0	0	0	3,434,054	20,793,664	0	0	0	1,483,619	0	0	0	0	0	0	0	0	1,889,240			
			(6)	Fees	112,921	0	0	0	0	38,570	431	0	0	0	13,437	0	0	0	0	0	0	0	0	10,172			
45,001	to	100,000	(7)	Number	1,465	0	0	0	0	37	3,072	0	0	0	414	0	0	0	0	0	0	0	0	356			
			(8)	\$ of Liability	106,547,755	0	0	0	0	71,007,668	230,393,889	0	0	0	32,148,657	0	0	0	0	0	0	0	0	27,347,690			
			(9)	Fees	58,474,556	0	0	0	0	601,129	12,419	0	0	0	966	0	0	0	0	0	0	0	0	383			
100,001	to	200,000	(10)	Number	1,444	0	0	0	0	158,861,006	660,048,420	0	0	0	139,860,336	0	0	0	0	0	0	0	0	53,273,503			
			(11)	\$ of Liability	200,822,620	0	0	0	0	1,087,123	28,963	0	0	0	2,231	0	0	0	0	0	0	0	0	183,703			
			(12)	Fees	1,480,120	0	0	0	0	322	1,652	0	0	0	374	0	0	0	0	0	0	0	0	101			
200,001	to	300,000	(13)	Number	348	0	0	0	0	77,804,693	472,482,043	0	0	0	51,669,512	0	0	0	0	0	0	0	0	24,544,662			
			(14)	\$ of Liability	84,460,305	0	0	0	0	434,664	25,910	0	0	0	444,049	0	0	0	0	0	0	0	0	78,233			
			(15)	Fees	54,112	0	0	0	0	28,709,417	187,724,405	0	0	0	145,879	0	0	0	0	0	0	0	0	9,022,044			
300,001	to	400,000	(16)	Number	82	0	0	0	0	17,010	10,338	0	0	0	34	0	0	0	0	0	0	0	0	29			
			(17)	\$ of Liability	32,017,548	0	0	0	0	41	182	0	0	0	36	0	0	0	0	0	0	0	0	403,100			
			(18)	Fees	183,044	0	0	0	0	18,444,009	73,845,004	0	0	0	15,742,172	0	0	0	0	0	0	0	0	4,404,276			
400,001	to	500,000	(19)	Number	42	0	0	0	0	112,249	691	0	0	0	76,145	0	0	0	0	0	0	0	0	15			
			(20)	\$ of Liability	18,871,234	0	0	0	0	55,624,960	113,123,159	0	0	0	32,668,497	0	0	0	0	0	0	0	0	8,864,108			
			(21)	Fees	124,698	0	0	0	0	287,374	2,046	0	0	0	141,732	0	0	0	0	0	0	0	0	263,111			
500,001	to	1,000,000	(22)	Number	23	0	0	0	0	59	86	0	0	0	8	0	0	0	0	0	0	0	0	1			
			(23)	\$ of Liability	45,680,515	0	0	0	0	68,331,349	122,390,535	0	0	0	10,784,978	0	0	0	0	0	0	0	0	1,431,959			
			(24)	Fees	283,748	0	0	0	0	413,442	898	0	0	0	32,230	0	0	0	0	0	0	0	0	5,477			
1,000,001	to	2,000,000	(25)	Number	40	0	0	0	0	162,543,486	135,143,350	0	0	0	12,529,652	0	0	0	0	0	0	0	0	17,669,101			
			(26)	\$ of Liability	59,699,224	0	0	0	0	607,561	8,681	0	0	0	50,102	0	0	0	0	0	0	0	0	40,176			
			(27)	Fees	389,715	0	0	0	0	46,058,610	124,324,165	0	0	0	22,511	0	0	0	0	0	0	0	0	32,333,318			
2,000,001	to	5,000,000	(28)	Number	14	0	0	0	0	8	2	0	0	0	11,298,850	0	0	0	0	0	0	0	0	67,202			
			(29)	\$ of Liability	181,893,300	0	0	0	0	64,610,592	110,271,115	0	0	0	50,383,165	0	0	0	0	0	0	0	0	18,983,215			
			(30)	Fees	777,798	0	0	0	0	204,590	2,072	0	0	0	18,294	0	0	0	0	0	0	0	0	58,176			
5,000,001	to	7,000,000	(31)	Number	1	0	0	0	0	13,395,995	28,786	0	0	0	0	0	0	0	0	0	0	0	0	0			
			(32)	\$ of Liability	82,285,537	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
			(33)	Fees	418,732	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7,000,001	to	10,000,000	(34)	Number	2	0	0	0	0	7	15	0	0	0	5	0	0	0	0	0	0	0	0	2			
			(35)	\$ of Liability	114,702,616	0	0	0	0	64,610,592	110,271,115	0	0	0	50,383,165	0	0	0	0	0	0	0	0	18,983,215			
			(36)	Fees	422,542	0	0	0	0	208,478	8,294	0	0	0	19,762	0	0	0	0	0	0	0	0	58,176			
10,000,001	to	15,000,000	(37)	Number	28	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
			(38)	\$ of Liability	326,031,721	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
			(39)	Fees	812,527	0	0	0	0	28,786	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15,000,001	to	20,000,000	(40)	Number	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
			(41)	\$ of Liability	153,238,319	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
			(42)	Fees	267,717	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
20,000,001	to	25,000,000	(43)	Number	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
			(44)	\$ of Liability	153,224,315	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
			(45)	Fees	354,505	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
25,000,001	to	50,000,000	(46)	Number	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
			(47)	\$ of Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
			(48)	Fees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
50,000,001	to	75,000,000	(49)	Number	3	0	0	0	0	319,054,912	96,965,841	0	0	0	0	0	0	0	0	0	0	0	0	0			
			(50)	\$ of Liability	163,515,336	0	0	0	0	863,520	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
			(51)	Fees	149,372	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
75,000,001	to	100,000,000	(52)	Number	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
			(53)	\$ of Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
			(54)	Fees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
100,000,001	to	and above	(55)	Number	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
			(56)	\$ of Liability	1,333,289,384	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
			(57)	Fees	726,166	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
ALL POLICIES			(58)	Number	4,008	0	0	0	0	2,848	17,789	0	0	0	2,017	0	0	0	0	0	0	0	0	27			
			(59)	\$ of Liability	3,083,551,024	0	0	0	0	1,106,300,303	2,394,664,894	0	0	0	43,219,700	0	0	0	0	0	0	0	0	79,549,167			
			(60)	Fees	6,078,248	0	0	0	0	4,800,739	101,432	0	0	0	43,219,700	0	0	0	0	0	0	0	0	20,610			
																								546,627,644			

EXHIBIT P

4A TITLE INSURANCE STATISTICAL REPORT
POLICY REPORT
ALL SYSTEMS COMBINED

Liability Range		(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
		Basic Rate Sec. 5.5	Expanded Coverage Liability Rate Sec. 5.17B	Refund Rate Sec. 5.3	Simultaneous Issue (or Sec. 5.5D)	Expanded Coverage Simultaneous Issue (or Sec. 5.17C)	Refund Rate Sec. 5.4	Continuation Loan Rate Sec. 5.1	Community Reinvestment Rate Sec. 5.12	ALTA Short Term Policy Rate Sec. 5.15	Approved Rate Sec. 5.18
0	to	30,000	124	18	398	0	241	0	0	148	2
30,001	to	45,000	234	33,943	222	0	4,938,771	0	0	3,595,898	35,183
45,001	to	60,000	8,004,270	2,491,684	1,461,727	0	16,011,784	0	0	14,434	288
60,001	to	75,000	11,012	28,342	1,661	0	177,877	0	0	44,487	14,177
75,001	to	90,000	73,899,709	41,007,240	5,043,834	0	233,483,062	0	0	139	583
90,001	to	105,000	682,191	332,099	2,230	0	1,970,633	0	0	231,832	2,507,764
105,001	to	120,000	151,562,580	112,454,732	8,274,665	4	457,628,218	0	0	15,047	10,662
120,001	to	135,000	1,098,865	755,432	4,801	0	2,341,472	0	0	233,7	33
135,001	to	150,000	68,382,281	60,072,923	4,519,641	0	907	0	0	4,721,042	16,277
150,001	to	165,000	68,382,281	60,072,923	4,519,641	0	219,099,094	283,218	0	0	1,812,958
165,001	to	180,000	434,326	56	666	0	1,177,481	0	0	3,028	0
180,001	to	195,000	85	56	666	0	54,663,650	0	0	2,652,512	7,971
195,001	to	210,000	20,231,447	32,791,297	1,558,816	0	493,339	0	0	2,652,512	7,971
210,001	to	225,000	11,236	175,236	4	0	32,886,543	0	0	3,877	623,582
225,001	to	240,000	13,327,889	18,335,158	450,656	0	152,668	0	0	2,437,432	2,715
240,001	to	255,000	74,443	86,598	52	0	65,247,152	0	0	0	4,253,354
255,001	to	270,000	24,083,823	38,024,38	2,106	1	271,765	0	0	0	11,880
270,001	to	285,000	117,025	178,741	38	0	63,229,630	0	0	0	0
285,001	to	300,000	18,021,433	53,526,612	3,108,877	0	259,130	0	0	0	0
300,001	to	315,000	10	28	47	0	158,167,343	0	0	0	5,884,235
315,001	to	330,000	40,022,038	248,773	1,000	0	488,840	0	0	0	14,219
330,001	to	345,000	109,419	2,487,73	10,219,631	0	165,745,837	0	0	0	5,343,670
345,001	to	360,000	18,536,488	31,622,877	6,100,260	0	87,347,110	0	0	0	11,870
360,001	to	375,000	52,070	10,742	9	0	225,200	0	0	0	0
375,001	to	390,000	32,744,274	18,448,72	9	0	225,200	0	0	0	0
390,001	to	405,000	77,398	36,664	5	0	28,074,280	0	0	0	0
405,001	to	420,000	24,874,009	29,510,932	131,074	0	44,308	0	0	0	0
420,001	to	435,000	51,305	131,074	0	0	53,435,692	0	0	0	0
435,001	to	450,000	1	56,823,223	0	0	144,221	0	0	0	0
450,001	to	465,000	38,385	105,642	0	0	64,281,076	0	0	0	0
465,001	to	480,000	0	44,756,705	0	0	100,750	0	0	0	0
480,001	to	495,000	0	83,619	0	0	151,468,618	0	0	0	0
495,001	to	510,000	0	59,018,072	2	0	286,640	0	0	0	0
510,001	to	525,000	0	78,302	0	0	143,753,188	0	0	0	0
525,001	to	540,000	0	0	0	0	142,231	0	0	0	0
540,001	to	555,000	0	0	0	0	608,852,292	0	0	0	0
555,001	to	570,000	0	155,285,098	0	0	186,892	0	0	0	0
570,001	to	585,000	0	0	0	0	898,478,928	0	0	0	0
585,001	to	600,000	2,822	0	8,246	5	2,617,097,025	415,708	0	0	292
600,001	to	615,000	538,650,226	898,478,928	8,246	0	8,484,023	1,234	0	0	26,189,041
615,001	to	630,000	3,185,425	2,601,575	12,878	0	0	0	3,423	0	81,827

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CHI0009

EXHIBIT Q

Chicago Title Lenders' Policies Issued 2000-2005

(Taken from and Based Upon Chicago Title's filings with the Pa. Insurance Commission)

	Basic	ALTA Short	Reissue	Refinance	Totals	Percent Receiving Discount Rate
2005	2902	292	1928	8610	13732	76.74%
2004	4008	976	2848	2017	9849	49.39%
2003	4588	3082	6031	3309	17010	54.91%
2002	5954	4853	5032	1304	17143	36.96%
2001	9522	12	2809	249	12592	24.29%
2000	8566	0	1425	427	10418	17.78%
	35540	9215	20073	15916	64828	43.34%